

7. HOUSING

HOUSING UNITS

Housing in Culpeper County, which includes the Town of Culpeper, consists primarily of owner occupied single-family dwelling units. According to the 2000 Census, there were a total of 12,871 dwelling units in Culpeper County, of which 8,794, or 68.3 percent, were in the County. Of that number, single-family detached units consisted of 8,106 units or 92.2 percent of all housing units within the County. There were 4,902 owner occupied units or 55.7 percent in the County (see Table 7.1). Renter occupied units in the County numbered 1,242 units or 14.1 per cent of the County's housing stock, excluding the units within the Town.

The housing type which increased by the largest percentage in the County was single-family detached, showing an increase from 5,907 units in 1990 to 8,794 units in 2000. The County and the Town combined showed over a 30 percent increase; that is, an increase in units from 7,761 in 1990 to 10,184 units in 2000. The number of rental units, as a percentage of all housing units, however, has grown approximately 26 percent during this same time period. The overall number of housing units increased in the County by 28.9 percent over the past ten years from 6,824 units in 1990 to 8,794 units in 2000.

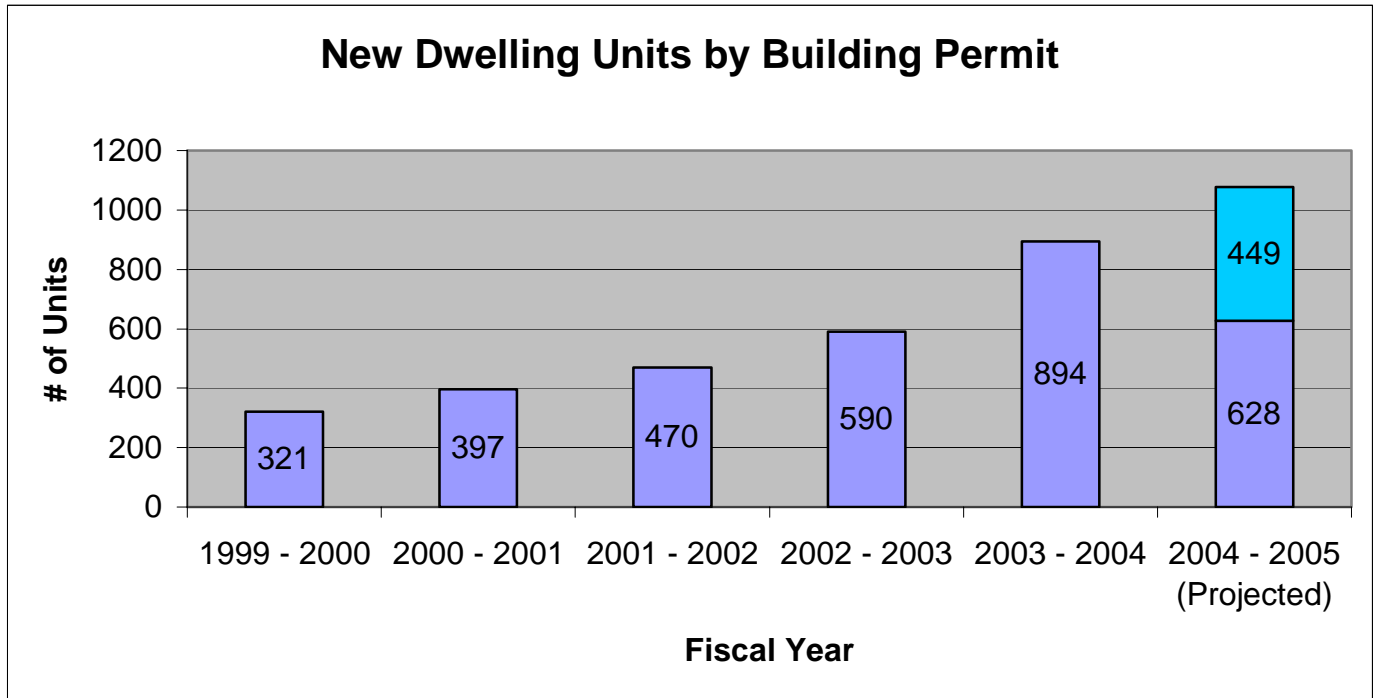
The Census data for housing characteristics can be considered for the County of Culpeper by excluding the data for the Town of Culpeper. The following relationships can be seen (see Table 7.1):

- There were a total of 8,794 housing units in Culpeper County in 2000. Of these, 8,262 or 94.0 percent were occupied and the remaining 532 units or 6.0 percent were vacant. The percentage increase in housing units between 1970 and 2000 for the County was 138.0 percent.
- Although the ratio of rental units to owner occupied units increased over this ten year period, multi-family housing units, as a percentage of all units, decreased slightly from 4.2 percent or 290 units in 1990 to 271 units or 3.1 per cent of the housing stock in 2000.
- The number of owner occupied housing units actually decreased slightly from 4,967 in 1990 to 4,902 in 2000; that is a decrease of 65 units over ten years.

When comparing the number of housing units between the Town and the County, it can be seen that of the 3,321 rental units, only 1,242 or 14.1 percent are in the County, outside of the Town. As noted above, there are a total of 10,184 single family detached dwelling units in the County and Town combined. Of these, 8,106 or 92.2 percent are in the County. In addition, of the 6,541 owner occupied units, 4,902 or 55.7 percent are in the County. In summary, the majority of single family and owner occupied dwelling units are located in the County, and the majority of rental units are located in the Town of Culpeper proper.

BUILDING PERMITS

Building permit activity between the years 2000 and 2004 has been increasing substantially. New home construction in both the Town and County has reached a record pace. The chart below indicates the total number of residential units constructed by fiscal year.



HOUSING COST

As the population has increased from 18,218 in 1970 to 34,262 in 2000, so also has the demand for housing that is reflected in the median value of owner occupied dwelling units and the median rent charged for a rental unit. The median value of an owner occupied unit in 1970 was \$15,300; in 1980 it was \$44,700; in 1990 it was \$95,200, and in 2000 it was \$123,300; an increase of more than 700 percent over the 30 year period. The median rent charged also increased by more than 850 percent over the same time period. In 1970, the median rent was \$63; in 1980, \$229; in 1990 it was \$402, and in 2000 it was \$603.

SUBSTANDARD HOUSING

Culpeper County enjoys a long history, which has provided the many older homes found throughout the County, especially in some of the historic village areas such as Jeffersonton and Brandy Station. Many of these homes have been in the same family for generations. Those homes built prior to 1949 were built without indoor plumbing. Many lack built-in heating for each room, have obsolete and unsafe electrical wiring, and many have exhausted drain fields and hand dug wells, rather than drilled wells. According to U.S. Census data, in 1970, there were 2,560 dwelling units greater than 30 years old. In 1980, the number was 2,975; in 1990 it was 3,434 units; and in 2000 there were 4,798 units. (see Table 7.2).

The census data provides information that may be used to identify substandard housing conditions (see Table 7.2). Substandard conditions include items such as the lack of a

complete kitchen facility or bathroom for exclusive use of the household, the lack of built in heating for each room, and an inadequate source of water and sewage disposal. In the County, outside the Town, in 1990, census data states that 385 units have been identified as lacking complete plumbing and 265 units lack complete kitchen facilities. The number of units lacking central heating is still not available, however, it would be reasonable to assume that there are many units still lacking heating as the number of dwelling units over 30 years old is 3,434. The 2000 Census identifies 106 units as having incomplete kitchens and 165 without complete plumbing.

**TABLE 7.2
HOUSING AGE IN CULPEPER COUNTY**

<u>YEAR BUILT:</u>	% HOUSING STOCK		% HOUSING STOCK		% HOUSING STOCK		% HOUSING STOCK	
1970	1980	1990	2000					
TOTAL (COUNTY & TOWN):								
1939 Or Older	2,560	43.8%	2,236	27.1%	1,901	18.2%	1,696	13.2%
1940 ~ 1949	580	9.9%	739	9.0%	657	6.3%		
1950 ~ 1959	1,145	19.6%	1,032	12.5%	876	8.4%	1,840	14.3%
1960 ~ 1969	1,565	26.7%	1,614	19.6%	1,454	13.9%	1,262	9.8%
1970 ~ 1979	**	**	2,626	31.8%	2,344	22.4%	2,227	17.3%
1980 ~ 1989	**	**	**	**	3,239	30.8%	2,617	20.3%
1990 ~ 2000	**	**	**	**	**	**	3,229	25.1%
TOTAL	5,850		8,247		10,471		12,871	
COUNTY ONLY:								
1939 Or Older	1,587	42.9%	1,468	26.5%	1,140	16.7%	1,166	12.6%
1940 ~ 1949	386	10.4%	*	*	347	5.1%		
1950 ~ 1959	655	17.7%	1,072	19.4%	466	6.8%	1,302	14.0%
1960 ~ 1969	1,067	29.0%	975	17.6%	948	13.9%	722	7.8%
1970 ~ 1979	**	**	2,015	36.5%	1,667	24.4%	1,806	19.5%
1980 ~ 1989	**	**	**	**	2,256	33.1%	1,806	19.5%
1990 ~ 2000	**	**	**	**	**	**	2,465	26.6%
TOTAL	3,695		5,530		6,824		9,267	
SUBSTANDARD HOUSING:								
TOTAL (COUNTY & TOWN):								
No Kitchen	1,123	19.2%	746	9.0%	296	2.8%	148	1.1%
No Plumbing	1,446	24.7%	828	10.0%	428	4.1%	201	1.6%
No Heating	1,101	18.8%	1,835	22.3%	4	0.04%	15	0.1%

In 1989, Culpeper County contracted with the Rappahannock-Rapidan Planning District Commission (PD-9) to conduct a comprehensive survey of substandard housing conditions in 4 target areas. The areas were Brandy Station, Catalpa, Jeffersonton and Stevensburg. The results of the survey were then used to apply for Community Development Block Grant moneys (CDBG) to rehabilitate the housing units within the target areas. Block Grant money was granted in 1992 for the Catalpa District, and a number of homes were rehabilitated, some of which previously lacked indoor plumbing. Subsequently, in 2001, CDBG funds were utilized to provide public sewer service to the Mitchells area, and to rehabilitate or replace a number of substandard dwellings. Currently, the highest priority area for this type of assistance is Brandy Station.

AFFORDABLE HOUSING

Affordable Housing Defined

Affordable housing is defined in the Code of Virginia, Section 15.2 – 2201 as follows:

“Affordable housing means as a guideline, housing that is affordable with incomes at or below the area median income, provided that the occupant pays no more than thirty percent (30%) of his [her] gross income for gross housing costs, including utilities.”

The Median Family Income for Culpeper County, according to U. S. Census data, is \$51,475 (up from \$39,500 in 1990).

In applying the State’s definition of affordable housing to the Culpeper median family income, \$1,286.88 in monthly housing costs is considered to meet the “affordable” criteria. As a rough estimate, the owner of a \$100,000.00 home with a mortgage interest rate of 7% could expect to spend an estimated \$1,000.00 per monthly mortgage payment, excluding utility costs.

Note: For the purposes of this discussion “housing” refers to single-family dwellings.

Culpeper’s Affordable Housing Stock

According to available Census data, 66.2 % of the housing market in Culpeper fell within the “affordable housing ranges.” This included houses ranging in value from less than \$50,000.00 to \$149,999.00.

Based upon the extreme market changes which have occurred in Culpeper since 2000, it is clear that the percentage of the housing market which is within the affordable ranges has declined significantly. The average price of a dwelling in Culpeper County has risen from \$166,000 in 2000 to \$261,000 in 2004.

Additions to Culpeper's Housing Stock

In an effort to ascertain the current housing market conditions and the additions to the Culpeper housing stock, the records of Building Permits were reviewed for the last two fiscal years. Both the number of permits issued and the dollar amount estimated for construction of single-family dwellings are charted below.

The chart shown below lists the average value of construction shown on the building permit. This amount is for the structure alone. The amount shown does not take into consideration: mechanical, electrical & plumbing; landscaping; amenities such as patios, decks, swimming pools, outbuildings, etc. More importantly, this amount does not consider the land costs. The cost of construction increases by approximately 16.25% between the two study years from \$155,473 to \$180,734. The average cost of a newly constructed single-family dwelling could easily exceed \$300,000 in 2004.

Average Cost of Single Family Dwellings From Building Permits

	Fiscal Years	
	2001 - 2002	2002 - 2003
July	\$ 158,486	\$ 190,549
August	\$ 165,585	\$ 148,830
September	\$ 123,849	\$ 208,061
October	\$ 206,420	\$ 185,414
November	\$ 156,758	\$ 159,071
December	\$ 141,632	\$ 174,093
January	\$ 121,825	\$ 188,944
February	\$ 169,753	\$ 183,631
March	\$ 155,234	\$ 191,777
April	\$ 155,234	\$ 155,601
May	\$ 149,923	\$ 191,649
June	\$ 160,973	\$ 191,193
Average	\$ 155,473	\$ 180,734

Current Market

Based upon the value of new construction in fiscal years 2002 – 2003, the cost of housing in Culpeper is rising more rapidly than the median family income. As such, the availability of affordable housing has been statistically reduced since 2000.

The current market should be viewed taking into account both new construction and resale of existing homes. As such, sales data for Culpeper County has been obtained from Metropolitan Regional Systems, Inc. and the data is summarized below:

Average Selling Price of a Dwelling in Culpeper County

2000	\$166,000
2001	\$187,000
2002	\$202,000
2003	\$247,000
2004	\$261,000 (April '04)

Keeping in mind that an “affordable” home is approximately \$150,000 based upon the median income in 2000, it is noteworthy that 1,819 homes were sold in the years 2001 – 2003 and only 699 or 38% of those sold for less than \$160,000. In April of 2004, sixty (60) homes were sold and only 8 or 13% were less than \$160,000.

Northern Valley – Piedmont Market Area

Virginia Housing Development Authority (VHDA) has been and remains a stakeholder in affordable housing, initially in financing, but also in assisting in identifying housing issues throughout the Commonwealth. On March 6, 2002, a forum was held in Harrisonburg, VA to solicit public input on housing needs and priorities specifically involving Culpeper, Louisa, Madison, Orange, Page and Shenandoah Counties. Four major themes and associated issues are provided below:

1. Rising Demand Is Decreasing Availability of Affordable Housing Options

- There is an increasing gap between wages and housing costs.
- The availability of affordable housing is decreasing
- Spillover growth from adjacent urban markets has kept vacancies low.
- Housing costs are high relative to income for the lowest income population.
- There is relatively limited availability of rental subsidies, particularly for families.

2. Special Needs Housing and Support Services Are Inadequate

- Seniors need increased assistance and support in order to remain in their homes.
- Transitional housing choices are inadequate.
- Demand for handicapped accessible housing is increasing.
- Mobility and support services are required.

3. Greater Awareness, Commitment and Support Is Necessary To Make Housing A Priority Issue in the Region

- Local governments need to increase support for housing.
- Increased community awareness and support are needed.
- A more regional response is needed.
- Housing needs to be integrated into community planning activities.

4. *There Are Barriers to Obtaining Assistance*

- Housing program options are too limited
- Credit and financial management problems hinder homeownership.

Encouraging Affordable Housing

The data provided above indicates that efforts are desirable to increase the availability of affordable housing. Zoning Ordinance provisions should be developed which will provide incentives, such as density bonuses, for developers to provide affordable housing components in all projects. The need for affordable housing should be a consideration in rezoning requests.